

**Application number: 09/827788**

**Art Unit: 3625**

**Applicant: Khai Hee Kwan**

**Examiner: Naeem Haq**

**Title:** Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents  
Alexandria, VA 22313-1450

Sir:

RE: Response to Action Letter Mailed March 12-2007.

The applicant has amended the claims as below, amended the specification and respectfully ask the examiner to incorporate the amendments. The applicant also included respective rebuttals as follows and verily believe the application is now in order for grant of patent.

Yours truly,

A handwritten signature in black ink, appearing to be 'KHAI H KWAN', written in a cursive style.

Khai H Kwan

Customer Number 023336.

2 Jun 2007